

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

LOCAL HELP FOR PEOPLE WITH MEDICARE

Q: My neighbor said she lost her Extra Help last Fall, and she didn't realize this was going to happen. I have Extra Help too. What do I need to do to make sure I haven't lost my eligibility?

A: Every summer, the Centers for Medicare & Medicaid Services (CMS), re-evaluates LIS/Extra Help recipients to see if they will still qualify in the future. You will be notified by mail this Fall to tell you if you continue to qualify. Be sure to watch your mail to see if you need to take further action to keep your LIS/Extra Help.

In July each year Medicaid agencies and the Social Security Administration (SSA) send information to CMS about Medicare beneficiaries who are eligible for any type of Medicaid program or Supplemental Security Income (SSI) so they can be automatically renewed for Extra Help.

In late September to October, Medicaid and SSI recipients may receive a purple letter telling them they are eligible for LIS/Extra Help until the end of the next year. This letter informs people that they'll automatically get Extra Help, including people:

- · with Medicare and Medicaid
- who belong to a Medicare Savings Program
- who get Supplemental Security Income (SSI) benefits.

Beneficiaries with LIS/Extra
Help because they received
Medicaid or SSI but who will no
longer receive Medicaid or SSI,
will not be re-deemed eligible for
LIS/Extra Help automatically. In
September, CMS will send them
a letter printed on grey-colored
paper explaining that they will
lose their deemed eligibility for
LIS/Extra Help as of the end of
December.

The mailing will also include an SSA application for LIS/Extra Help along with a postage-paid return envelope to apply. You must take action if you would like to continue to receive your Extra Help benefits in this situation.

If a beneficiary will have a change in their subsidy level, CMS will mail a letter on orange-colored paper explaining

the change in copayment levels for Extra Help (LIS) starting January 1.

If the data transmitted by the state Medicaid agency reveals that the LIS/Extra Help subsidy level will change, CMS will generate a letter (Pub No. 11199) in the fall (late September/early October) printed on orange-colored paper explaining the change in copayment levels for LIS/Extra Help starting on January 1.

If you have any questions about Extra Help (LIS) or any other questions related to Medicare, contact SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov. You can also find us on Facebook and Twitter.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. To schedule an appointment with SHIP, call 1-800-452-4800, TTY 1-866-846-0139 or visit www.Medicare.IN.gov to find your local site.